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THE ETHICS OF GAMBLING

THE ETHICS OF GAMBLING

BY

W. DOUGLAS MACKENZIE

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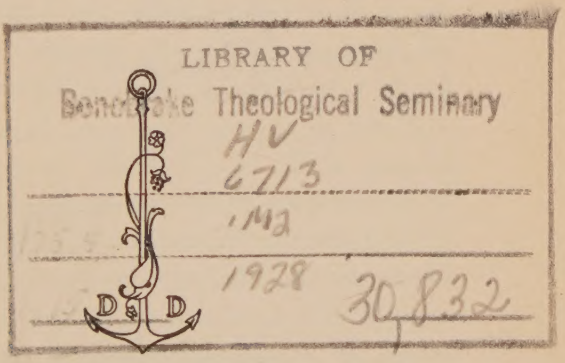
Hartford, Connecticut

New and Enlarged Edition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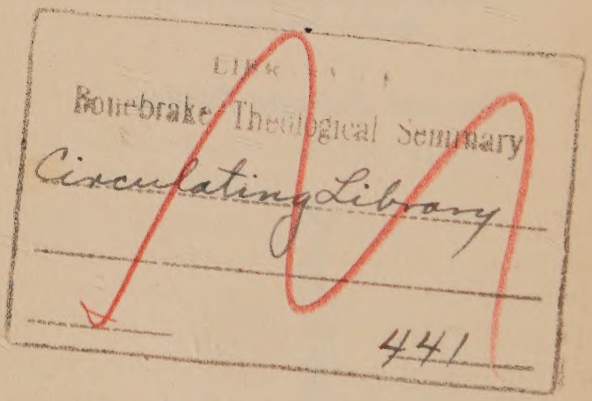

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FIRST EDITION

Preface

MANY years ago the late David Calderwood, the famous Professor of Moral Philosophy in the University of Edinburgh, Scotland, declared in his classroom that the act of gambling had never up to that time been so analyzed as to reveal its intrinsic wrongness. Its condemnation, he said, could only be based upon the well-known and widespread evil effects which the practice of gambling produced upon the character of the individual, and upon any society in which it was extensively carried on. This purely "utilitarian" argument was in such startling contrast to that "intuitional" philosophy of which Calderwood was the brilliant exponent that at least one of his students was amazed and puzzled. He felt challenged to penetrate the seeming mystery. For some years he gave the matter his careful consideration,

with the result that he published an article on "The Ethics of Gambling" in the *Contemporary Review* of London in the year 1891. The article attracted attention, and was made the subject of a long critical review in the London *Spectator,* probably from the pen of R. H. Hutton, its great editor.

Out of that article and the resulting controversy this book arose. From time to time new editions appeared in London with added brief chapters. It has been gratifying to its author, that student of Calderwood's, to see his analysis of the act of gambling underlying the literature of the subject in recent years in Great Britain.

The vice of gambling is not so generally spread through the American nation as it is in several European countries, but it is spreading gradually even here and is tolerated in its seemingly innocent forms where one would not expect to find it. It is time that the matter should receive the earnest study of all who have the highest good of their country at heart.

I am deeply grateful to Dr. William Temple, Bishop of Manchester, for his kind permission to print in Appendix Two of this little work four powerfully stated paragraphs from his Essay on "Gambling and Ethics."

THE AUTHOR.

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THE ETHICS OF GAMBLING

The Ethics of Gambling

CHAPTER I

THE NEED FOR A THEORY OF GAMBLING

THROUGHOUT the many discussions which have taken place in recent years on the subject of gambling, one assumption has been steadily made, even by those who were most earnest in denouncing the evils of the gambling habit. It has been assumed almost universally that it is impossible to prove that gambling is wrong. In other words, we are asked to believe that no moral principle is involved when one man stakes ten cents at a quiet rubber in a

friendly game at home, or when another puts down his five-franc piece on a table at Monte Carlo. Accordingly we find that even prominent leaders in public life feel compelled to weaken their denunciations of the gambling habit that is spreading around us, by the confession that they cannot prove gambling to be in itself sinful. It was a number of years ago reported in the newspapers that "The Calcutta Diocesan Conference, with the Metropolitan at its head, recently spent a whole day trying to discover what was wrong about gambling, but did not succeed. They carried a resolution, however, declaring it to be the duty of all to discountenance betting." No paper has expounded with greater care and persistence many of the evils associated with gambling, and many of the psychological and ethical problems involved in this habit, than the London *Spectator;* but no writer has more emphatically and powerfully asseverated

the impossibility of defining wherein the guilt of gambling, as such, consists.

Among our great teachers of morality, Herbert Spencer appears to have been the first to perceive that the evil of gambling can never be successfully combated until we go behind the secondary effects of the gambling habit to discover the essential immorality of the act itself. He points out that in conversation, and he might have added, in platform and pulpit denunciations of the evil, emphasis is laid upon the ruin in which so many gamblers become involved, and the misery which they frequently bring on their families, and even their business relations. "Rarely," Spencer declares, "is there any recognition of the fundamental reason for condemning the practice." It is surely evident that public reprobation can only be aroused in its utmost intensity when that "fundamental reason" is laid bare, and men are made to feel that the initial act,

the one bet on a horse-race or the one stake at a roulette-table, is as truly wrong as one small lie or one tiny theft.

Spencer himself proceeds to give what appears to him to be the fundamental reason for condemning the practice of gambling. "It is a kind of action by which *pleasure is obtained at the cost of pain to another.* The normal obtainment of gratification, or of the money which purchases gratification, implies, firstly, that there has been put forth equivalent effort of a kind which, in some way, furthers the general good; and implies, secondly, that those from whom the money is received get directly or indirectly, equivalent satisfaction. But in gambling the opposite happens. Benefit received does not imply effort put forth, and the happiness of the winner implies the misery of the loser. This kind of action is therefore essentially anti-social, sears the sympathies, cultivates a hard ego-

ism, and so produces a general deterioration of character."

In this passage Spencer goes very directly to what is, from his general standpoint, the ultimate test of the ethical quality of our acts. We may put it somewhat as follows:—That which conduces most to social happiness is the right, and that which produces social misery is the wrong. Here, in the act of gambling, there is a certain amount of pleasure gained, but its price is pain to another; and wherever individual pleasure is bought by the infliction of individual pain, such conduct is anti-social; it makes self the sole end, and deliberately sacrifices others for that end. There is undoubtedly much force in such an attack upon the system of gambling. But it is not unanswerable, and it does not go, after all, to the very root of the matter.

In the first place, it is possible for both the winner and the loser of a bet to assert

that each of them was willing to pay for the pleasurable excitement which he experienced before the matter was decided, and was willing also to run the risk of losing, on the condition that he had a chance of winning. There can be no doubt, as we shall see, that the pleasure gained in making a bet and waiting for the decision is in some natures very intense indeed, and many hold that this pleasure so far outweighs the pain of losing a small sum of money, that they are justified in facing the latter feeling for the sake of the former. In fact, Spencer has based his denunciation of the bet upon the feelings excited after the money has been won, and lost. But a very large proportion of the bets—perhaps the great majority of the small ones which are being made from day to day—are made with a view to that peculiar sensation that passes through the human frame before the deci-

sive event has taken place. And this is not dealt with in Spencer's paragraph.

In the next place, there are many who believe, with the present writer, that the balancing of pleasure and pain is not the ultimate test or ground of the distinction between right and wrong. Pleasure and pain are, indeed, effects produced in us by our conduct, but they are only reflections, in the region of feeling, of personal relations which we have established with one another by our conduct. There are, in truth, various other effects which these personal relations produce, and which affect our whole nature, at once socially, mentally, and physically. If, then, we are to get at the root of any evil which produces misery, or any virtue which produces happiness, we must obtain a view of the relations which are established between man and man by the evil or the virtuous act. It will be found that the relations established by a wrong

act, such as lying or theft, are irrational, sometimes indescribable in human language, just because reason cannot penetrate their darkness. To affirm that lying is right, or that universal thieving is conceivable as a social custom, would be as irrational as to say that two and two make five. The universe is not so constructed as to allow any permanent place within it for such facts; the nature of thought is such that these affirmations cannot be thought out into consistency. The pain, or derangement of feeling which follows in personal and social life as the consequence of lying or theft, is an effect in the region of feeling equivalent to that derangement which is produced in a man's accounts when he says that two and two make five.

With reference to this matter of gambling, we are under a rational compulsion to go beyond the evil effects, emotional and social, which the act or the habit pro-

duces. We must try to understand the act in the light of reason and of human nature, that we may see what it is in itself; why it is so fundamentally wrong, so truly irrational, that evil and only evil flows or can flow from it.

CHAPTER II

THE ACT OF GAMBLING ANALYZED

LET us go back for a study of gambling in its simplicity to the savage man. Here are two South African natives, of whom one has returned from his garden with a quantity of corn, and the other from the hunting-fields of his tribe with a supply of skins and ostrich feathers. There are two great principles which men recognize universally as the grounds of transferring property, namely, exchange and benevolence. Out of kindness the one man may give to the other something of that which he possesses, whether it be corn to satisfy the hunter's hunger, or a bunch of feathers to decorate the gardener's head. In this case the giver has a right to give and the receiver

to receive the property in the name of that emotion which has prompted the deed, and henceforth what belonged to one has become both truly and indisputably the property of his friend. Or, with the shrewdness and vigor of the business hour, these two specimens of primitive man may sit down to arrange a bargain, in virtue of which, when the matter has been fully discussed, so much corn is allowed to stand for a skin and a few feathers, and then an exchange is effected. Again we see that a transference of property has taken place upon a principle universally recognized as morally right.

If it were asked why the conscience of mankind approves these two methods of transferring property, it would be hard to give an adequate answer. But at least an approximate explanation may be found in the idea that, under either of these conditions, it is possible for a man to "realize

himself." Whether a man is parting with his property under the gentle guidance of benevolent feelings, or on the strict conditions of equitable purchase, he can, though in a varying degree, throw into the deed every part of his nature. His judgment must be used, and used aright, both in benevolence and purchase, on pain of his acting the fool; his conscience must be heard approving the hour, the motive, and the manner of the deed; his affections must be free at least from direct injury and dishonor; his emotions must have no unnatural strain upon them. Not all the parts of our nature are necessarily and equally involved in every separate act of benevolence or purchase, but these two principles, ideally considered, allow of the free outflow of the whole man. In them he can realize his true self.

There is one mode of transferring property which is as universally condemned by

the human conscience as the two already named are approved, that is theft. There are, it is true, races and classes of men who do not attach a deep moral stain to the deed of theft, who may even extol the cleverness of the man that is able to pilfer his neighbor's property and remain undetected. But his deed is condemned by being made the ground of justifiable revenge when it is detected. Purchase and benevolence cannot be avenged, but theft can. A partial explanation of this may be found in the fact that the man who steals thereby wrongs not only his neighbors, but himself. The very principle of ownership is attacked by his deed, for when he treats *tuum* as *meum* he proceeds on a methods which, if it were universally practised, would annihilate the possibility of calling anything *meum*.

To go back to our two primitive men. Let us suppose that they suddenly discover a new method by which property may be

transferred from one to the other. They agree to toss into the air a flat piece of wood marked on one side and plain on the other, and according as the marked or unmarked side turns up the hunter will part with some of his feathers or the gardener with some of his corn. The wood is thrown up, falls, and forthwith the gardener finds that he must hand over some of his corn to the hunter. The latter receives it, and they separate for their respective huts. There we have an act of gambling in its simplest form, from a study of which we may, I believe, reach some important and, to some readers, perhaps startling conclusions.

It is worth while to emphasize the fact that in gambling there is a transference of property. A bet is an agreement or a resolve to transfer property from one to another on certain specified conditions, whether that property be in the form of

feathers and corn, or dollars and cents. This somewhat elementary observation is necessary, because some minds have lost sight of the fact that when dealing with money down to a nickel you are dealing with property, and that the principles on which you proceed when parting with that nickel come under criticisms which are applicable to the transference of property in general from the possession of one man to the possession of another. It will be found, accordingly, that many men are more awed by the mention of property than of money, and feel more responsibility regarding the former than the latter. For instance, we would more easily give away a dollar than a book from our libraries which cost a dollar. The reluctance may, in an instance like that, be due to the personal associations which we form with the objects surrounding us in our homes; but, apart altogether from such associations, there is a distinctly keener

realization of the sacredness of property when we deal with it in kind than when we deal with it indirectly through money. Hence a gambler may end his gambling career by staking all his goods, if the gradual loss of his means has been accompanied by the creation of the terrible gambler's craving, but it is almost certain that he began by risking small coins.

For the fact that we are not morally sensitive in regard to our use of small sums of money, there are, of course, obvious psychological reasons, and we are not anxious at present to attempt any homily on the subject. But it is all the more necessary that we should clearly go behind the coin which the gambler stakes, if we are to understand the real ethical and economic significance of his deed. He is adopting a certain principle for the transference of property, a transference which involves neither free gift, nor exchange, nor theft,

but which looks a little like each of these in turn, as you study it now in this light and now in that. It is a little like real giving, because the loser gets no return from the winner; it is a little like theft, because the winner consents to take what his opponent parts with neither from benevolence nor for a price; yet it is a little like exchange, because there was a contract between the two, and some say the loser pays for the pleasure of his momentary excitement and for the chance which he had of winning. Since then, in gambling, the real principle on which the transference of property is conditioned is other than any of these, we must now proceed to discover what it is.

CHAPTER III

THE ECONOMIC NATURE OF THE ACT

CAN we discover the real ground or principle on which the transference of property consequent upon a bet proceeds? In the example which we have taken as our guide, the condition is that he who guesses beforehand which side of the piece of wood will fall uppermost is to receive some of his friend's property. It is supposed that neither has any control over the motions of the wood, nor yet any knowledge of the laws guiding its fall; to each man, therefore, the event is a matter of mere chance. Chance is, of course, a purely relative term, having reference only to the limits of our knowledge. We call any event a matter of chance when the manner and time of its occurrence lie beyond our powers of prescience. For

instance, the occurrence of the next eclipse of the sun is not a matter of chance, because the exact moment of its inception and its conclusion can be foretold, and the whole reasons of the event are already known. But the resting place of the little ball at a roulette-table is a matter of chance, because no man is quick enough to balance the forces which are determining its final position and foretell their results.

It is, of course, evident that you cannot bet upon any event unless this element of chance enters into it; that is, unless those who make the bet are ignorant or at least uncertain regarding it. You cannot bet on an eclipse, nor yet on a flat race between the winner of the derby and a donkey. The real matter of dispute is whether at any time chance ceases to be the sole ground for the transference of property in gambling. It is asserted by some that in some forms of gambling certain forms of skill receive

a natural and fitting reward, while the present writer is convinced that at no time does the transference of property in betting cease to be based upon chance in the mind of at least *one* of the parties to the bet.

It is impossible to argue this point fully without direct reference to well-known forms of betting, after which we may be able to lay down one or two principles as the result of our investigation. For example, it is widely proclaimed and believed that in betting upon horse-races a valuable knowledge of horse-flesh, a certain quickness of insight into men, and skill in the calculation of probabilities are acquired, and that these estimable attainments are rewarded by the income from successful bets. It is insinuated that in this case one kind of trained ability is paid, just as the trained ability of a carpenter or a novelist is paid by those who purchase their respective productions. The same idea is urged regarding billiards and

whist and other games, which require great skill both physical and intellectual. When a man stakes money in any such games upon his own play, and wins, he is really supposed by many to be receiving the natural and fit reward of his superior attainments.

In order to understand this point in the problem, we must consider not only the winner but also the loser of the bet, and the minds of both, *not after the bet was decided, but before the game began.* There can be no doubt that, if he can, the winner will attribute his success to his superior knowledge or acuteness in the study of horse-racing, or his superior skill at a particular game. But what does the loser say as to the conditions on which he agreed to make the bet? If A and B are equally well-informed and equally certain that a particular horse will win, no bet can take place. If each supposes himself as well-informed as the other, but they differ in their judgment,

the bet is made by each side on the chance that he may turn out right. But suppose B to be an ignorant man. When he bets with A, does he suppose that the latter has such knowledge and information as render him practically certain which horse will win? Assuredly not. If B has an inkling of the extent of A's information, he will either refuse to bet or will demand an adjustment of the amount which each stakes, so as if possible to equalize the chances; that is, B must feel it to be worth his while to risk losing a small sum *on the bare chance* that A's superior information may contain a flaw, and so a larger sum be won, and on that chance the contract is founded. This analysis brings us to the strange conclusion that in the former event A's acknowledged skill is the reason why no bet is made at all; and in the latter, the bet is avowedly made upon the basis of that, perhaps remote, chance that A may be misinformed.

If we pass now to the case of billiards, we shall at first, no doubt, be tempted to confess that here, at any rate, if a man bets on his own play and wins, his receipt is the reward of his skill. But we must first ask again how the loser looks at it? If the loser A is on the whole equal to B, then over a large number of games the results will be about equal, but the winning or losing of any particular game is, beforehand, when the bet is agreed to, a matter of pure chance. But if A knows that he is really a worse player than B, will he agree to bet on even terms, in order to give B the reward of his skill? He will, of course, demand a handicap; that is, the moment two players are known to be so unequal that one has little chance against the other, arrangements are made to equalize the chances.

The same result is reached by studying the conditions under which the player of any other game, even whist, bets upon his

own play. Always the chances are presumed to be equal, or there is an effort to make them equal. The bet never rests avowedly upon the skill of either player, but always upon the equality of the chances for or against each player. The result indeed may show that the difference between the opponents was not accurately struck, or may be traced to influences which could not be foreseen at the beginning of the game. But these are also chances which each party to the bet must run the risk of encountering. As a matter of fact, there is not so much betting by players of games requiring great skill, upon their own play, as compared with the amounts which onlookers stake upon their games. The patience and self-control, the prolonged physical and intellectual effort demanded are scarcely compatible with the anxiety and eager restlessness which the risking of large sums of money involves. It is the onlookers

at an important billiard match who stake large sums of money upon the result; it is they who, when an inter-collegiate football match is drawing, amidst breathless excitement, to a close conclusion, express their excitement by hasty giving and taking of odds on this side or on that. And always that form of amusement at cards becomes the most alluring to the gambler, in which the result is reduced as nearly as possible to mere chance, and the movement from suspense to decision is the most rapid.

This, then, I must consider as proved, and this would be my definition of gambling, that, *as the result of a bet, property is transferred from one to another upon the occurrence of an event which, to the two parties to the bet, was a matter of complete chance, or as nearly so as their adjustment of conditions could make it.*

Chance is the sole principle upon which the transaction is founded.

CHAPTER IV

THE MORAL QUALITY OF THE ACT

HAVING considered the real nature of gambling, simply from the economic point of view, as a transaction in money or kind, and ascertained its principle, we must next inquire into its moral quality. The first and most obvious fact is that the ground of the transaction is outside human nature. In other transactions with property, through benevolence or exchange, the whole man may, as we have seen, have free play; but in betting the whole man is repressed. The application of reason to the adjustment of the conditions, in fair and open betting, is intended by making chance as great as possible to negate reason. The desire and

burning hope that chance may give me my opponent's money necessarily destroys any desire that he should have mine. In gambling, benevolence is slain; and not benevolence merely, but the affections as a whole, because I have no right either to love or hate my opponent, whatever the result may be. There is no room for the play of the sense of justice, because in the nature of the case exchange is impossible—the winner must receive money which is given without love, and returns to the loser neither money nor gratitude. Even the will is treated in a ludicrously irrational manner, for the resolve to stake money is not a decision absolutely to part with it, but only to risk it. It is the will to have no will, no voice in deciding whether it is to continue mine or to pass out of my possession; neither I nor any other human being is to decide, but only chance. In this act, then, a man deliberately and as completely as possible forsakes his

manhood, and resolves to deal with his own property and that of his neighbor on a non-human principle. It is his wish to get as far as he can away from reason into a region that is to him irrational, where the laws of love and labor, knowledge and skill, do not follow.

In trying to discover whether this unique method of acting is right or wrong, we must not be deluded by the common query, with which the best men confront us, about betting for diminutive coins. In an otherwise trenchant and vigorous letter against gambling, a late headmaster of Harrow—one of the greatest among England's many great headmasters—has said, "I cannot see that it is wrong in itself to bet. . . . Thus, to say that a rich man who plays whist for threepenny points commits a sin, is, in my judgment, to strain the law of morality almost to snapping." This unnatural straining of the law of morality is a calamity

which we are all very anxious nowadays to avoid.

But, after all, we wish to discover what ethical quality attaches to betting as such, whether the stake be a nickel or half a rich man's fortune. The same difficulty presses upon us in studying the morality of other actions. For instance, there is a class of men who live sober and on the whole industrious lives, though not on a high level of intelligence, and who resolve twice or thrice a year to get drunk, and do so. Now, is it straining the law of morality to say that each of these men commits a sin? They could urge that they enjoy their biennial orgies, that they harm no one in the midst of them, and awake simply with a headache, which is part of the price they are willing to pay for the pleasure. On what ground do we say that they have done wrong? Most men will probably feel that it is not enough to argue that they run a great danger of

becoming habitual drunkards, and so deduce their guilt from the probable consequences of frequent repetition of the deed. Is there not something in the very resolve to get drunk for the pleasure of feeling drunk, which we all instinctively condemn? We all have a right to reach after pleasure within certain limits, and we have a right to spend our money in its purchase; but we condemn the drunkard, because he flings away not money only but manhood on the pleasure of being drunk. He temporarily yields the control of his reason, affections, conscience, will, in the very first bout, and thus prostitutes his nature for the pleasure of feeling drunkenness creep over him. He has dishonored his manhood.

If our previous study of the psychological conditions involved in gambling be accurate, we must be struck by *the resemblance there is between the first bet and the first bout.* I mean to say that there is really

a striking psychological analogy between these two actions. In each case, as we have seen, will, reason, conscience, affection are deliberately laid aside for the purpose of enjoying a certain feeling; in the one case the feeling is that of intoxication, which we might describe as uncertainty about everything; in the other, it is that of uncertainty as to whether a particular sum of money is to be mine or not. This uncertainty contributes largely to the gambler's pleasure, and it is around this that the emotions gather with such unnatural concentration as to produce in some a kind of moral or spiritual inflammation which we call the gambler's craving or passion.

When we ask, then, whether gambling is wrong, the problem is not whether you have a right to spend a particular sum of money upon a particular pleasure, but whether you have a right, in spending your money upon that form of pleasure, to step

outside the conditions of rational human action, to resign the use of your own manhood, in relation to that sum of money. The utilitarian has little or no perplexity in the matter. Being convinced that he has a right to perform any action to which the desire for pleasure prompts him, until it has been proved that his performance of it is injurious to his fellow-men, he calmly waits until the evidence that betting is producing definite and widespread evil in the land has become overwhelming. Then he will place this too in the list of his deadly sins.

Now it is true that a community as such generally discovers the injuriousness of a certain class of actions before it proceeds to condemn them by law and custom. To expect anything else of a community would be raising it to the dignity of actual personality. But the condemnation is usually accompanied or followed by a profound conviction that the evil consequences of this

course of conduct flow from its very nature, and by a keen insight into the essential wrongness of the deed. Thus slavery was condemned, and is being pursued by the English race to its remotest and foulest haunts, because the English mind has seen that for the slave-holder thus to treat a man is to desecrate humanity, and implicitly, therefore, to dishonor self. On the other hand, while betting in various forms has been condemned by law, there is no such rigorous annihilation of it as there is of slavery, because even those who deplore and condemn its consequences, when carried on on a large scale, "cannot see that it is wrong in itself to bet." I believe that a day is coming in the history of the race, when it will be seen that betting involves as real a dishonor to the idea of humanity as slavery. To some minds, no doubt, this will seem a monstrous exaggeration, but it must be observed that I have said "as real" and not

"as great." This future intuition will be based probably on an intelligent apprehension of the following points:—

First, To deal with property on the principle of chance, which is non-moral, must be immoral, because it involves the false proposition that property itself is non-moral.

Secondly, To give up for the nonce the use of my reason, by resolving to risk my money on a bare chance, for the mere pleasure of being uncertain, is as real a dishonor to my nature as to give up the control of my reason for the mere pleasure of intoxication.

Thirdly, There is involved in this resolve and this deed an effort to stand to my neighbor in a relation which is outside all thinkable moral relations. To elucidate this, let me ask if any one can give a name to the relation in which I stand to my opponent while our bet is undecided; and, further,

can any one bring that relation under cover of an ethical category?

When these three points have been clearly apprehended, I do not think that any one, of a public-school headmaster's standing, will complain that the law of morality is unduly strained when we call betting in itself wrong and disgraceful.

It should be added that for those who hold the Christian view of life, for whom the distinction between right and wrong has its ultimate ground in the being and character of God, the argument of the preceding pages must have borne continually a deeper and more solemn meaning than appears on its surface. If any act of man dishonors man, it affects Him no less really whose honor is at stake in all the acts of men and in His treatment of those acts.

Hence, also, is it manifest that the effects which we shall study in the following pages, as flowing from the habit of gambling, are

not traced to their ultimate source when we attribute them to nature. For nature is but the name we give to that system of forces and their phenomena, whereby the Supreme Will is working out His righteous ends and crushing the efforts of evil to defeat Him.

CHAPTER V

THE ELEMENT OF CHANCE IN RECREATION

A THEORY ought not only to be expounded by careful analysis, and supported by what we may call direct and immediate evidence, if such can be found; we ought to see whether by its use various problems which have gathered round the central question can be easily and clearly solved. Around the discussion of the single point, What is gambling? several important difficulties have been raised, and as I believe that the theory which is here advanced presents a satisfactory explanation of these, I must proceed to consider some of them, by way of illustration.

It was said in an earlier chapter that Chance is the word which we use for all

events whose occurrence it is beyond our powers to foresee. It marks the limit of our knowledge of the future. That limit varies in the different fields of fact. Thus we can foretell with accuracy the movements of the planets, the rise and fall of the tides. With less accuracy in detail, but a large measure of certainty, we can foretell the changes of the seasons. We know that certain seeds will not grow in certain soils, and certain fruits will ripen under definite and, in some regions, under calculable conditions. But on the whole our life is spent among, and is largely based upon, the occurrence of events concerning which there is the possibility that they may not come as we anticipate. The element of risk enters into all our practical affairs. Our multiform business transactions take account continually of this feature of our experience. Our very sports derive something of their exhilaration from it. How then, it has

been asked, can it be maintained that the element of chance makes the sin of gambling while it seems to enter as a necessary ingredient into our games and our business?

The answer is to be found in the fact that there is a fundamental difference between the way in which we treat the element of chance in normal life and in gambling. In the latter mode of conduct, as we have seen, the element of chance is, as it were, isolated, if possible exaggerated, and on that as the decisive factor the ownership of property is based. Here the thrill of joy proceeds from the very decision that ownership shall be surrendered to chance. Now what is contended for in these pages is the position that in our normal life, whether we are pursuing amusement or dealing with property, the attitude of the mind and will toward the element of chance is *exactly the opposite of that of the gambler.* The true sportsman and the true merchant ought to unite in

hatred of the gambler. It is this position which we must make clear in this chapter and in the next.

Let us consider the situation first as to our conduct in recreation. One critic[1] of my argument has urged that in the pursuit of amusement we often step "outside the conditions of rational human action," quoting a phrase used in an earlier chapter of this little book. He instances the enjoyment of *Alice in Wonderland,* playing at blind-man's buff, or the reading of such a book as Lear's *Book of Nonsense.* These all happen to have given the present writer much delight. But in none of them was he conscious of having surrendered the use of any fundamental human faculty. The very nonsense of Lear's verse is most enjoyed by the intelligent. That kind of unreason, that delicious fancy of a universe, *bizarre* and topsy-turvy, requires various high powers

[1] *The Spectator* (London), August 8, 1891, pp. 186f.

of imagination and reason to produce it, and a modest endowment of the same qualities to appreciate it. There is nonsense and nonsense, as those know who have ever seen a real madman's book, to read which makes one's reason after a very few moments reel. There is no enjoyment in it from first to last. But the non-human and, if you will, the irrational conditions of Alice's wonder-world, or Lear's universe rollicking with delightfully monstrous absurdity, neither come from nor appeal to be unreasonable in man. There is no parallel in these with the gambler's complete surrender of reason, when he submits his ownership of property to chance.

The same critic has urged another view of the matter in citing the "enjoyment of risk" which enters into many legitimate forms of recreation. "Chance is one of the great charms of all amusements. It is the chances of travel which lend the great fasci-

nation to the journeys of early life. It is the risk of glacier adventure and of walking on a ledge which overhangs a precipice which gives half the interest to the Alpine ascents of the mountaineer." He names also skating and flirtation in his list of risks, and repeats the conviction that, "in almost all cases of pure amusement . . . it is the risk which is the attraction."

Now all this is both charmingly and truly said, but it does not meet the case against gambling. For in all these cases we are thinking of circumstances in which man turns the very serious and universal fact of risk, of uncertainty, into a source of enjoyment *by striving to overcome it.* The surprises of the traveller are a joy because he not only determines to learn from them, but equips himself as far as he can to meet and master them. The chances which enter into all games of skill, especially those which involve the contest with rivals, undoubtedly

constitute part of the situation which they enjoy. But each player engages all his powers to win the victory by sheer skill and address. The ready eye, the swift calculation, the prompt action, these are the weapons of the sportsman; and it is the exercise of these against the ever-changing chances which forms the very substance of his pleasure. That pleasure is one of the secrets of all true recreation.

The Alpine traveller undoubtedly faces risks. But he does not surrender to them. His steel-pointed stick, the rope which binds him to his guide, his very boots, are all witness to his determination not to take mere chances, but to conquer circumstances. He studies the weather, the various formations of rock and ice, the balancing of the body, and all other factors which help to fight the risk. If a careless man were to set out to scale a peak without guide, without instruments, without knowledge, de-

termined to trust solely to chance, that would be gambling. And he would be pronounced a fool. But why? Just because he had, whether from mere bravado or mad passion for excitement, surrendered his reason entirely to chance, because he had stepped outside the circle of human, self-respecting conduct and gambled with his life.

The essence of active amusements is to be found in the facing of circumstances wherein the element of uncertainty lies, as in all human affairs, and battling with them for the mere joy of battle. In many cases they are reflections, happy mockeries if you will, of the serious tasks and burdens of life, or they are efforts to master nature and exercise human powers without material gain, just for the fun of it. To the former class belong many of the amusements of childhood, and to the latter the graver but no less happy recreations of

adult life. But the gambler does the very opposite in every respect. He turns amusement into business, feels that even a game of cards is made piquant by attaching to it the passion, however attenuated, for making money. And in doing this he gives his property up to the undisputed sway of chance. This is unique as conduct, and it is irrational as amusement.

CHAPTER VI

THE ELEMENT OF CHANCE IN COMMERCIAL LIFE

LET us, in this chapter, turn to another view of the presence of chance in our experience. The problem has been thus expressed in the *Spectator:* "If you may buy corn in hope of a rise, which is of the essence of commerce, why may you not stake a similar sum upon the turn of a card? In either case the wrong turn may ruin you, but yet the one transaction, supposing you can pay the differences, is moral, and the other is not."

Now at first sight there is here a real difficulty, but the difficulty will vanish if we remember that in betting, as we have seen, the effort of the two parties to the bet,

when both are thoroughly honest, is directed towards making the matter as much as possible one of pure chance. Neither gambler wishes to know beforehand how the card will turn up, because to discover it beforehand would either be to cheat or to spoil the game. The merchant, on the other hand, is fulfilling a certain vital social function. In the present condition of commercial relations he is paid for the honest and able performance of this function by means of what he calls his profit. This profit consists —to take the *Spectator's* illustration—in the rise of the price at which he can sell corn above the price at which he bought or agreed to buy, weeks, or even months, beforehand. This rise is the legitimate tax which he and all other importers put upon the community in return for the labor and responsibility involved in the importation of corn.

Now contrast his action with that of the

gambler, and what do we get? First, while both have risked their money and aimed at wealth, the one has done so in the carrying out of a solemn social trust; the other, in the search for pleasure or for an increase of wealth on the gambler's conditions. Secondly, while the one man works hard to get rid of risks, the other adjusts conditions to increase them. The merchant aims continually, in the discharge of his function, at the elimination of chance; none would be more glad than he if the science of meteorology were so far advanced as to make him certain how the weather will vary from day to day between spring-time and harvest.

He does not wish to risk his money, but intelligently to pay it down, with the assurance that he will receive his own again with profit. The gambler aims continually, in the pursuit of his own end, at the elimination not of chance but of certainty. *He*

wishes to risk his money and to go forward, not knowing whether he is to lose it or to gain more.

The *Spectator's* question then is one which, in the light of this analysis, must look a little absurd, when we know that the two transactions which are therein compared really proceed from desires and upon principles which are diametrically opposed to one another. The confusion arises from seeing that chance enters as an element into all our calculations of the future, and from not seeing that in the performance of all the real duties of life it is our aim to reduce this element to a minimum, while the gambler makes it his atmosphere, in which he would fain move as freely as possible, unhindered by such a trammel as intelligence. The element of chance in an honest business life is a foe to be conquered, a challenge to all that is keen in a man's intellect and noble in his will. In the gambler's career

chance is his alluring delight and his disgraceful passion.

Of course we must recognize that in the commercial world there is much pure speculation, and it may be that at certain points it is not easy to decide whether a man's deed belongs to the category of pure gambling or to that of real commercial transactions, but I do not despair of some day seeing the two everywhere clearly distinguished.

Roughly speaking, that form of buying and selling is gambling in which the buyer is or ought to be aware that he performs no real social function; when he comes in upon the market, not to facilitate the distribution of commodities, not to supply legitimate commercial ventures with the necessary capital, but merely to hold on "margins" a nominal and unreal ownership for a few hours or a few days, in the hope that "by chance" between his buying and

his selling the price may rise. Legitimate commerce is burdened and hindered by this class of transactions, alike on the Corn and on the Stock Exchange. There is this dark side to the "commercial gambler's" life, that while he acts without the purpose and, shall I say, "social consciousness" of the true merchant, he is also free from the more or less arbitrary restrictions, called laws of honor, with which custom has surrounded the various forms of betting upon sports and games. The card-player who takes means to know his opponent's cards is kicked out of the club, but the stockbroker who, in order to save himself, sells to you what he knows will ruin you, is only a sharp business man; yet the latter has virtually seen your cards, while pretending to deal honestly. It is practically impossible for the habitual commercial gambler to escape this moral stain. Possibly, the time is coming when the law will aim at removing this dis-

astrous gambling disease from the commercial world.

There is one class of transactions which may occur to some reader, in which the present problem is presented at a slightly different angle. I refer to those employments in which, owing to the constant and serious risks to life which are involved, unusually high wages are paid to the workers. When the chance of losing life is greatest, the wages rise highest. Are, then, the chances paid? The question is absurd when put thus baldly. Of course, the pay represents the value to the community of the function performed. It is the higher order of courage and skill, of human strength as a whole, demanded by these pursuits which the community rewards with higher pay.

It is true that many laborers enter these forms of service with somewhat of the reckless gambler's spirit, saying, "The pay is high, though the risks are great"; but the

secret motives of even a large number of individuals cannot be considered as describing the ideal principle on which the community proceeds. The community does not keep the conscience, nor vouch for the integrity of each man who serves it. And in any case the same fact rules here as elsewhere, that in all sound minds and noble hearts the effort is being constantly made to eliminate risks, to reduce the danger to life and limb. And no man desires that result more than the wage-earner.

CHAPTER VII

WHY GAMBLING LOWERS CHARACTER

ANOTHER problem or class of problems whose solution I must attempt, by aid of the key at present in my hand, is also stated by the *Spectator* in a valuable article from which I have already quoted. "The gambling habit seems to exercise some weakening and degenerating influence of its own upon the muscle of character, and we should like much to know precisely what that is, for if we could define it, a great difficulty in the way of denouncing gambling would disappear." There are three notorious ways in which the deterioration of character through gambling becomes revealed, namely, cheating in the game itself, failure of honor in other relations, and sui-

cide. To the appalling extent to which these calamities result from the formation of the gambling habit our daily newspapers bear continual witness. It is worth our while to discuss, in the three following chapters, why precisely in these ways the degenerative influence of this practice should become manifest.

And, first, of cheating. It has been asserted by a writer of high literary standing that cheating is almost inseparable from gambling; and many, no doubt, feel inclined to demur to this apparently uncharitable, albeit gracefully expressed dogma. Yet the possibility, at least, of the plunge into conscious dishonesty is given by the psychological analysis to which I have so often referred. The first wrench to a man's conscience of integrity is given when he resolves to deal with his own and his neighbor's property on grounds of pure chance, because, as we have seen, he is carried by

that resolve into the region of the irrational and the non-moral, and finds pleasure in making these enter into the very substance of his life, just when excitement has made it most plastic. If, as I believe, there is moral wrong in the first deed, considered in its simplicity, it is not unnatural but natural that other wrongs should flow from its repetition. Indeed, it seems almost a psychological necessity that the very sense of responsibility should be gradually impaired, as we shall see later.

But one of the most fruitful causes of cheating is to be found in the fact that, in many forms of gambling, knowledge and skill are allowed to enter into the preliminary calculations. For instance, knowledge of horses, together with more or less reliable gossip about jockeys and the intentions of owners, are understood to be the furnishing with which the regular turfman proceeds to the betting-ring. But if A

knows that he has more, and more accurate, information than B supposes him to have, and a bet is agreed to, as it always will be, on the scale of knowledge which B supposes A to possess, then the latter is at once and necessarily a deceiver and a cheat. He is, of course, within his right, according to the rules of the ring, to keep his own counsel; it is the code of honor under which he acts which allows him to cheat in this way and to this extent. When this permission to conceal the real extent of your information becomes a part of a huge system, any one can see that deception and fraud, or the contemptible self-complacent attempts at these by would-be "knowing ones," must necessarily enter in some degree into a very large proportion of the betting transactions connected with any single race-meeting.

Further, there are certain games, for instance whist, in which it is understood that

a player may exercise his ingenuity in discovering such information as will enable him to modify the event. At chess a player would scorn to watch his opponent's eyes, in order to find out on what men his thoughts and plans are concentrated. But at whist you may study the faces of the other players, in order if possible to learn with what feelings they regard the playing of this and that card. The *Spectator* tells the story of Count Cavour, who won or saved a fortune at a critical moment, when one card would decide the game, by noticing a bead of perspiration form on an opponent's brow. That bead told the Count what card he ought to play, and he won, not through his skillful management or foresight, but rather through quick interpretation of the other player's feelings.

I cannot urge that this acquirement of useful knowledge in the course of the game induces cheating, because among honorable

men the conditions under which that knowledge is to be gained are clearly defined. But every one must feel that where large sums are being played for, this power to modify the event must prove to some men an irresistible temptation. If an accidental movement of confusion betrays itself in an opponent's look, and I interpret it aright and win, I am an honorable man; but if an accidental nervous turn of his hands brings the face of his cards within my field of vision, and I glance, and then use the information thus gained, I am a cheat. The real difference between the two accidents is so narrow that a moment's temptation, a moment even of indecision, with a large sum to be lost or won, will sweep a man from the rock of conscious rectitude into the slough of conscious dishonor. How easy it will be to stay there undetected and enriched!

CHAPTER VIII

WHY GAMBLING IS "ANTI-SOCIAL"

IN AN earlier chapter some impressive words of Herbert Spencer's were quoted, in which he condemned the act of gambling as in its nature "anti-social." We saw that his reasoning did not go to the root of the matter. To say merely that gambling means the obtaining of pleasure at the cost of another's pain does not necessarily prove it wrong. For that is what takes place wherever sacrifice is made and accepted; and sacrifice has been at the heart of all moral progress. There, one suffers that another may rejoice; and the latter, with whatever feelings of humility and astonishment, accepts the joy. But the element in sacrifice which makes it glorious and re-

demptive is the presence of love and wisdom and power on the one side, of conscious need, trust, and gratitude on the other. Through these forces the pain of one man becomes the fountain of another's happiness, even though the latter has sorrow at thought of the price paid, and the former had joy as he suffered, nursing the purpose of his deed.

But to the gambler's pain and the gambler's pleasure all those deep, divine forces are foreign and hateful. He is deliberately dealing with human facts on an inhuman basis for the gratification of that inhuman passion, the love of uncertainty for its own sake. In this his passion differs from all other appetites of the flesh. Other vices arise from the exaggeration or illicit use of powers that are inherent in man's nature and essential to his life. Vices of appetite are virtues distorted. They are healthy facts grown into deathly tumors. But the gambler has seized

on the mere thrill of uncertainty as to the ownership of property and made that his delight. As we have seen, it is the whole purpose of the normal man to extrude that element of uncertainty or chance in his dealings with property. The student of transportation over sea and land, the scientific farmer, the inventive manufacturer, the honest workman, the legislator, and the judge, are all combined in the sublime task of making the property necessary for human life abundant and secure. In that task they range with joy. The gambler finds his delight in chance. He isolates that element; he cultivates those games and sports, those aspects of commercial transaction, in which uncertainty is greatest. When he has become the confirmed gambler in "margins" or "futures" or racing "bets" or card game "points" or in "rolling the bones" he lives in a delirium of insecurity.

No elaborate argument is needed to prove

that this practice is anti-social. It is a direct attack upon any and every theory of property which was ever evolved by a sane mind. It asserts that property is a something which can be owned by chance, which can pass from man to man on a principle whose working demands the very negation of intelligence and goodwill, the suppression of manhood. When the gambling spirit enters, therefore, into commercial life, it must always act as the enemy of sound business. Business is a social fact. It is the co-operation of men to overcome nature for the shelter and clothing and feeding of the race, for the adornment of life, for the enrichment of experience. But the gambling spirit is in its very essence opposite to all that. It is the enemy of work. It hates peace and patient persistence. It grudges every penny that is spent on anything but its own wild and nervous self. The Spirit which has guided man in the mastery of nature

and the development of a stable and lordly civilization has no more implacable foe, and none more subtle, than the spirit which rejoices in the chaos of chance.

Lest this should seem to be an exaggeration of the facts regarding the anti-social nature of gambling, the following forms of evidence should be considered:—

1. It is now widely conceded that a man who gambles is unworthy of confidence from his business associates. Of course, it is generally assumed that if he goes deep enough he may become a thief, embezzling the property of his partners, employers, or clients. But short of that, it is felt among solid and strong business men that gambling on the Stock Exchange or the race-course is an evidence of a rash mind. It betrays a weak sense of responsibility. It suggests a feverish wish to be rich without honest work. Hence the bank employee who is known to gamble is promptly dismissed. Hence many

a partnership has been dissolved when a member of the firm has been found indulging in this pastime. Most men of honor who are in responsible positions, at the head of great and solid commercial enterprises, are careful to keep their names out of enterprises in which "luck" plays a definite and uncontrollable rôle. Even stockholders whose eyes are upon the real and honest meaning of their business have been known to warn young men against gambling in stocks instead of making legitimate investments. All these are conclusive proofs that the gambling spirit is the enemy of business. It is opposed to the task of building up property by personal labor and mastering of conditions. It would toss corporations in the air to see how they fall. It would match millions, wearing the same idiotic gleam with which, in the idle boys, it matches pennies.

2. Herbert Spencer says truly that gam-

bling "sears the sympathies" and "cultivates a hard egoism." Our analysis makes it clear why this is so. For when a transference of property ignores claims of justice and represses the impulse of generosity, it proceeds from a will in which regard for others has no place. The man who pays a bet is not interested in the good of the other man, as the business man and the philanthropist are. In every honest bargain a man is thinking of what is just in two directions; otherwise he is a thief and a robber. In every philanthropic gift a man is acting for the good of some great cause, or the relief of some burdened life; otherwise he is a hypocrite or an impulsive weakling. But in the payment of a gambling debt a man parts with what he wishes he could keep, and desires that which he has no earthly right to possess. Morally and psychologically he is an incipient thief, however slightly he grudges his little stake, however

slightly he wishes he had won. Hence it is that philanthropic workers find it so hard to get help from gamblers. They have formed the habit of ignoring the rights and the needs of "the other man." And that habit spreads beyond their "business" transactions. They naturally and inevitably harden their hearts towards all objects of just and sympathetic dealing.

3. And what could more completely prove that gambling is an anti-social transaction than the fact that indulgence in it leads to the deliberate ruin of hundreds of homes every year? A man will not only use all his spare cash, but gradually eat in upon the support of his wife and family. He will, as many dismal cases prove, leave his dear ones destitute that he may risk all he has on the chances which are so sure, some day, like dreamed-of winds and tides on a stormless sea, to bring his fortunes home.

It may be urged that in certain cases the

eye of the gambler is not so much on the fascination of the game as on the great gains, the larger stakes, for which he is playing. Dickens has once for all met that argument in favor of the gambler, in his immortal description of little Nell's grandfather in *The Old Curiosity Shop*. There the old man is deluded into the notion that by risking his money on certain chances he will make his beloved and sweet granddaughter rich for life. For her sake he undertakes the hazard and the dreary course of deception. He thinks that he is still gambling for her sake long after it should have been clear to his intelligence that the task was impossible, long after it was evident that the craving had mastered his soul. No, men may persuade themselves at first that they are gambling with a healthy eye fixed on a solid result. But the spirit of it soon enters into their blood. To live amid the bedlam of chance becomes their habit, al-

lured, perhaps, by the vision of the cash which may come to them in the endless chapter of accidents, but really driven on by the terrible lash of their lust.

One needs only to see or to read of the victims of this passion to realize how intensely it has made them the enemies of all that social health implies. The picture of those who sit round the roulette table, with outward calm, in stolid silence paying out or raking in their losses or their winnings, is the picture of souls that are cut off from normal life. Their misery as the unvaried and invariable doom warns and allures, recedes and approaches, approaches and embraces, embraces and crushes their manhood and womanhood, is like the fascinated misery of the animal upon whom the cobra has fixed his doom. There are no specimens of humanity more contemptible than the miserable frequenters of gambling saloons, especially where distant, unseen horse races

are the subject of betting. Their fatuous talk, their smile of knowingness, their affected jollity alternate with bitter silence and gloom. Dull, vacuous souls they are, who once were filled with healthy energy and the light of intelligence. No land should tolerate the institutions and practices which make its citizens into things like that.

CHAPTER IX

"DEBTS OF HONOR"

THAT the act of gambing is "anti-social" and that it is a subversion of the bases of morality is illustrated in a most curious fashion by its relation to the great ideal of "honor." The so-called obligation of the loser to pay off a bet is regarded by all concerned in the practice of gambling as a "debt of honor." It is interesting to see how universally this rule of conduct is recognized, how it pervades the attitude of quite honorable people at a bridge party, how any one who fails to pay is promptly despised, and in serious cases becomes ostracized.

The word "honor" has had a rich and varied history, which is proof that it is related

to the deepest elements of human experience. On one side of its usage it refers to the esteem in which a man is held by others, and to the marks of that esteem which are given to him. A man is "honored" when he receives a title from a King or a decoration from a General or a testimonial from grateful fellow-citizens. It is this aspect of "honor" as praise or reward or fame that is dealt with so keenly and humorously by Shakespeare in his famous "catechism" in the play of King Henry IV.

On the other side the word refers to the esteem in which a man is held by himself. At its deepest here it stands for moral self-respect, the fountain head within a man's breast of all strength, consistency and nobility in character and in conduct. A man who has lost his self-respect, who is dishonored in his own eyes, has tasted the bitterest experience that life affords. He is in a condition which only religion can deal with

adequately for the inmost "re-making" of his human nature. The normal man, at least in his relations with fellow-men, must have self-respect as the irrefragable bedrock on which his "house of life" is reared.

Every profession has its "ethics," its accepted standards of honor; and commerce values most the man whose "word is as good as his bond." But the ideal can be twisted to base uses, as when it was used to prolong the life of the practice of duelling long after society had settled down to the administration of justice on public principles and the duel had become a hideous anachronism. There may still be other corners of life where the sacred principle of honor is misused, but undoubtedly the one outstanding example is in the use of the "debt of honor" as the vital and universal support of the practice of gambling. There a most subtle transmutation of the very meaning of honor has been effected. A bet when it has been

agreed upon is understood to establish a debt which takes precedence of all other financial obligations in a man's life. It is assumed that he is determined to pay this debt at all costs, if he loses. Men have been known to ruin their homes, sell their all, rather than have it said that their debts of honor were unpaid. The reason of course is that every gambler knows that the whole system would go to pieces, he would never be able to enjoy the thrill of the "chance" passion, unless it were understood that his making a bet imposes an obligation which is to him in potentiality more sacred than all other debts.

Of course, it is generally understood that the expense of a man's household, or a tradesman's bill, is in a very deep sense a debt of honor. The mere ordering of an article of merchandise, or the mere having of a wife and children, does involve a "promise to pay." And a man's honor, his true self-

respect, is at stake in such relations and transactions. Why is it then that gambling has introduced this subtle, strangling lie into society so that millions of gamblers live on it, as gamblers? The reason is that all other normal, healthy debts can be, in default of due payment, collected by legal process, while the gambler's debt cannot be collected by an appeal to the courts.

That is to say, the law of every civilized land treats the act of gambling as outlawed. Even when no legal penalty attaches to the act of betting, the State refuses to treat it as a legal proceeding, falling within those normal rights of men which the State exists to protect. It is because of this outlawry which rests upon every bet as such, for one cent or a thousand dollars, that the ingenuity of the evil gambling spirit turns the losing of a bet into a "debt of honor." There is nothing but the man's word to rest on. True, his word was given to his trades-

man or his wife, but that word does not count in conflict with this word, because this has been outlawed.

It will not help the man who dabbles only in small coins, if he urge that there never has been an actual conflict between his payment of his lost bets and his normal obligations, that he has never staked more than he could easily afford. We are dealing with a matter of principle; and the principle is undoubtedly assumed, in the very feeling that he must pay his lost bet, however small, that he has come under a debt of honor in the sinister and dishonorable misuse of that noble phrase.

It seems obvious that if the gambling and betting habit spreads through a community, this very idea of debts of honor must act like poison upon its system of life. It does and indeed must tend to lower the general standards of honor, especially in those relations where financial obligations consti-

tute the life of institutions. The modern student of social psychology can have no doubt about this. He will view with fear the laxity of a government which does not seek to curb or even extirpate the institutions which batten upon the corrupting passion for the thrill of "chance."

Of every gambler who has paid his so-called "debt of honor" it may well be said with the poet:

"His honor in dishonor stood."

CHAPTER X

WHY GAMBLING LEADS TO SUICIDE

IN PASSING now to the question of suicide, let us again quote the writer in the *Spectator,* who has already set our problems.

"If we could but obtain accurate statistics, we should find that gambling was of all vicious habits, not even excluding hard drinking, the one which most predisposed its victims to suicide." "Yet," continues this writer, "one does not quite see at first why gambling should so greatly predispose to suicide. The gambler *prima facie* ought to be a man trained by his life to bear ill-luck with fortitude." This, of course, is true only if there be nothing in the very conditions of his life secretly disintegrating that fortitude.

Let us see. It is probable that an intelligent jury will always account for the gambler's suicide by supposing that, ere he consummated the awful deed, he had come under the resistless control of temporary insanity. Hence we must try to discover those facts in the gambler's inward history which lead to this insanity.

I believe they are of two classes, according as we study his experience in the light of ethical or of psychological and physiological laws. In the region of moral consciousness I do not think we need seek far for the cause of the insanity. The loss of a man's whole possessions by gambling must work upon him like a sudden accident upon a drunken man—it awakens him. And now, as he looks at the result of his career, at the obligations he has ignored, the relatives he has wronged, even the riches he has lost in pursuit of the gambler's passion, only one word can rise to his mind, and

that is "Fool!" As he glances round, the men with whom he has been gambling look at him in pity, and mutter, "Poor fellow," or "Poor fool"; the very servants who have watched his ruin gaze now at one poorer than they, and call him in their hearts, "Poor fool." I believe that this word of scorn, echoing within and without, filling the atmosphere for that man's ear, accurately describes the shame which he feels. Ashamed, crushed, ruined, despised by the associates who need him no longer, and called to no new and congenial surrounding by any human voice, what can he do? The wonder is not that so many become insane, but that every ruined gambler is not drawn, in the hour of his awakening, into the terrible vortex of insanity. The man who loses his all in a legitimate commercial undertaking retains at least his self-respect, and self-respect is the soul of fortitude.

The psychological analysis of the act of

gambling leads us to a still more stern conclusion. In the making of a bet, as we have seen, a man resolves to repress the use of his reason, his will, his conscience, his affections; only one part of his nature is allowed free play, and that is his emotions.

The man is permitted to fear or hope, to grieve or rejoice, as much as he likes; and most of his pleasure, in the heart of the true gambler, arises from the intensity with which each and all of these emotions can be roused, as he looks at the one possibility and then at the other, uncertain which is to be his finally over that bet. The feeling of uncertainty probably heightens the vivid imagination of the alternatives, and becomes itself a strong intoxicating emotion.

He sits there, only a being of strong emotion, who dares not think and cannot act, chained, and seeing ruin or fortune hastening upon him, he knows not which. He, then, who spends much of his time in this

pursuit violently stops the flow of energy to those other parts of his nature which are intended to control and rationalize his feelings, and concentrates upon that one center of intense feeling the whole energy of his being. The mental physiologists will tell us that this strain upon the emotions cannot but result in serious mischief to the brain and to the balance of the man's powers.

A crisis is necessarily reached when the last cent has been lost, not merely because shame rushes over the heart at vision of the work that has been done, but because now a fierce craving burns within, and there is no means of satisfying it. The wretched victim may have stripped himself not only of cash, but of goods; he may have borrowed money to "try his luck once more"; and at last he finds himself like Dante's victims in hell, who had an eternal passion and nothing to feed it with. And all this

comes from Chance, that dark Fate which has haunted his play and blighted it with failure continually!

The emotions which hitherto were fed with gambling consume now the mere relics of rational manhood. The poor man tries one more, the gambler's last and greatest venture, and stakes his life on the unknown future.

Yet, after all, the madness which ends in suicide is the *logical conclusion* of the first bet, if our analysis be correct. The man who resolved to abandon reason for a moment in the use of one coin, who found the deed so alluring that he made it a habit, finds that reason leaves him altogether when he has made this habit cover his whole life. And she rightly leaves him. Nature is profoundly, irresistibly, relentlessly logical when she makes the gambler mad.

CHAPTER XI

GAMBLING AND NATIONAL LIFE

IT IS impossible to conclude this brief study of the ethics of gambling without saying something of the effect which gambling will produce on national character and life if it should become a national habit. It is unnecessary, of course, to attempt any proof of the universally recognized fact, that a community not only can but always does possess moral characteristics of its own. Nor is it necessary to prove that these moral characteristics must and do produce the same effects upon the life of the community as a whole which they produce upon the nature and conduct of the individual. It is self-evident that a habit which interferes with a man's balance of

judgment in his own affairs will likewise make a community incapable of wise action in commercial affairs, when a certain proportion of its members have all come under the influence of the same habit.

The main difficulty does not lie in the direction of convincing people that private habits, when widely spread, may become dangers to the safety of the State. Excepting the extreme individualists, all classes of thinkers are agreed about that. The real problem may be somewhat roughly put by asking, What proportion of private persons must be involved in a certain wrong before it becomes a national concern? And to this there is no uniform answer. Some kinds of wrong-doing are found intolerable if even only a few be guilty of them; others are not effectively attacked even when large portions of the community are injured by them. Very stringent, for example, are the laws which affect the manufacture and handling

of dynamite and the sale of prussic acid. Yet it is more than probable that a relaxation of the stringency in regard to these articles would not result in one-tenth of the number of deaths which are actually caused year after year by alcohol poisoning.

There are various elements in any kind of wrong-doing which require to be considered, before we can determine how far the State must be held responsible for its continuance. The chief of these are, first, the relation which it bears to the pleasure of the individual; and, second, the extent to which any law directed against it could be made really effective by police supervision and magisterial penalty. Some of the most dangerous forms of vice can never be made amenable to the law of the land, just because the offense is so bound up with the personal life as to make detection and conviction extremely difficult, and punishment practically impossible. Moreover, some

harmful customs become intertwined with the life of the community, with the passions and prejudices of the people, in a manner which renders it very difficult to win public consent to the enactment or even the enforcement of laws directed against these customs.

Undoubtedly the gambling habit is in this class of harmful but elusive customs. Many have been the laws aimed at it, but they are to a large extent rendered powerless, either because it is so easy to escape them by artifice, or because the administrators of the law shrink from its full and unmitigated application. Even when an attack is made upon some of the haunts of gambling men, it is by no means easy to obtain evidence which will lead to a conviction, and there is nothing about which the officers of the law have to be more careful than the institution of fruitless prosecutions. Not only so, but there has been always a tendency in the minds of

our magistracy to make numerous and important exceptions in their administration of laws against betting and gambling. The most notorious of these cases are the permission of lotteries or raffles for religious or charitable objects, and the avoidance of certain centers of the gambling world when police raids are made upon betting-houses.

To those who may agree with the conclusions arrived at in the preceding chapters, the custom of "raffling" at church bazaars must henceforth appear in a particularly odious light. And yet, in towns where a number of bazaars are held every winter, it will generally be found that certain individuals, who would be shocked at the idea of putting a stake on a horse race, or even at playing a game for money, make a practice of going from bazaar to bazaar for the sake of the "raffles." They may be partly actuated by the mean craving for bargains,

but that is the very essence of the gambling spirit, which wishes to get as much as possible on chance for as little as possible of personal expenditure. The interest of gamblers like these in the "such-a-good-object" of the bazaar can only be as a rule faint and sentimental. They have no real motive but the desire to gamble innocently.

A vivid illustration of the disastrous effect produced by the practice of gambling under the name of "raffles" by some churches and benevolent institutions has been reported recently. It happens that fresh occasion for betting has been discovered in the racing of greyhounds. This new institution is very exciting and is rapidly spreading in England. A certain Town Council recently decided, in December, 1927, to lease some municipal land to a company formed for greyhound racing. The subject created great public interest and was fiercely debated. When ministers and many other

earnest citizens protested against this public and official support of an organization which exists solely to promote betting, the answer of its promoters was summarized thus: "They claimed that this was not a moral question—such questions never concerned them—*and the churches should look to themselves and stop raffles and prize drawings!*" It is also reported, significantly enough, that the Labor Party in the Town Council "were solid against it, because it was a curse to the workers."

It is surely unworthy of the Church to bless this base passion by using it to make money for its own holy uses. It is surely disastrous that the Church should have any share, however small, in breaking the law of the land, which in condemning lotteries is trying so far to hinder the free play of the craving for betting and gambling. Attempts have been made by Church authorities to discourage the practice, but their

efforts have proved vain. It only needs, but it does need, that one prominent case should be tried and condemned, to sweep the practice away for ever.

It is becoming clearer every day that the only effective way of reaching and destroying the gambling customs of our day is not to legislate against this particular form or that, but to destroy the instruments by which those customs are maintained and advanced. There can be little doubt that the chief home and center and fountain of betting is the race-course. Throughout the land the number of race-courses is yearly increasing, and every one is a fresh reminder of the gambling spirit. By means of the telegraph and the newspaper, many thousands in all parts of the country are kept in daily excitement as to the events which are happening at one or other of these race-meetings. And it would manifestly be futile to attempt the total prohibition of horse-rac-

ing, even although other evils confessedly accompany it besides gambling. The result would only be to precipitate the bettors in a mass upon other forms of amusement, notably perhaps upon football. Always the crowd will follow wherever they can find some arranged event on which they can stake their money. It is not that they love horses as horses, still less that they love racing horses as such. For it must be observed that, while it may be true that a good many bet at whist, in order to enjoy the game, the game of horse-racing exists, is watched and pursued, in order to enjoy the betting. Forbid horse-racing, and some other kind of exercise of a man or beast will be at once adopted as a substitute.

But it is time to emphasize the fact that the real supports of the gambling habit, in its present enormous extent, are the telegraph and the newspaper. Half the racecourses in the country would be abandoned

almost immediately if newspapers refused to report on the betting, and if telegraph offices declined to transmit agreements to bet, or information which is intended to guide would-be bettors. How this is to be done it is not for me to say. My present object and duty are exhausted in pointing out the fact that the national life is being deeply injured, the State seriously weakened, by the wide spread of the gambling habit; and further, that this habit, in its present extent and intensity, is nourished most of all by the daily press and the telegraph. It must certainly be in the power of the State to deal with this, the most potent instrument by which the gambling fiend fights his way into home after home throughout the length and breadth of the country.

But in what direction are we to expect that the gambling habit as it spreads will injure and weaken the national life, and

the functions of the State? In attempting to answer this question, my intention is briefly to indicate the lines along which it may be expected that statistics can be obtained, if the conclusions of this essay are sound. I ought to say, however, that I have found enough corroboration, by means of very slight inquiries, to convince me that well-directed investigations in our large towns will result in ample proof of the following assertions:—

1. In the first place, the habit of gambling is very often allied with, and is even an incentive to, the practice of other vices, whose darkness is beyond dispute. The ordinary aspect of the return from a race-meeting will fully confirm this. There we find that drunkenness, licentiousness, and gambling go hand in hand, a well-assorted trio, whose ministry to separate passions is not inconsistent but consistent with mutual incitement and co-operation in the destruction

of the honor and purity and strength of men.

Gambling is, after all, the intense excitation of a certain nerve in our intellectual and moral being, which sends out its tingling influence over the whole man, and awakens other cravings to activity.

2. In the second place, betting is interfering with and destroying many of our noblest forms of recreation. To a large extent billiards, baseball, boat-racing, and to a certain extent even football and golf, are being invaded by this horrible blight. Nothing makes the true lover of these manly sports more indignant than the idea of having them, to any degree, however small, degraded into mere instruments of this unworthy spirit of gambling. The sense of purity is gone from a game, and much of its joy, for the man whose mind is clear from this vice at least, when he sees that game more and more associated with the

making and advertising of bets as to the probable winners. Many young men have found their first introduction to the gambling habit in the thoughtless making of small bets upon their games and their matches.

3. In the third place, the gambling spirit is producing many obvious and many more indirect evils in the commercial life of our country. The haste to be rich is undoubtedly increasing, and the more it becomes a *haste* to be rich the more nearly does it become allied to the passion of the gambler. It is notorious that during the last few years certain methods of dealing in Stock Exchange operations have been greatly developed, which it is quite impossible to distinguish in a single feature from mere gambling. I have seen the avowal made in so many words by two London firms, that the methods which they employ, and in which they invite clients to join with

them, are but one form of gambling. Now the result of the growth of this spirit in our large business centers must necessarily be to increase rapacity, to degrade the honor of those who become its victims, to make work of a solid and painstaking kind distasteful. The very determination to be rich *soon,* when accompanied by the cherished longing to be rich by some glorious chance, without long years of honest toil, is itself dishonest and disgraceful, and it is the natural precursor of actual dishonesty in word and deed. For nature is very rigid, and insists, in an appalling number of cases, upon forcing a man's inward thoughts and cravings and inclinations some day to step forth into the clear light of realized and, too often, of immediately criminal acts.

There is one result of the gambling habit which is constantly coming to public view in the criminal court, but which occurs in a far larger number of cases than is ever

made known. This is the embezzlement of money and petty pilfering by subordinates in shops and offices, who have got into pecuniary difficulty through losses in gambling. There are few men who do not number such cases among their personal acquaintance. They must be innumerable in our large cities, and the misery which they create is intense and humiliating in many a home.

4. In the fourth place, gambling tends to destroy all intellectual interests and to diminish the attention which ought to be given by large sections of the community to social and political questions. For a democratic country like our own, nothing can be of greater importance than that the people should continue to take delight in the great problems of their national life. It will be disastrous to our system of government, and to our progress as a nation, if the electors lose that great passion for

politics, which has been one of the main causes of its historical development. I believe that abundant evidence could be obtained to prove that love of gambling is slowly sapping our strength away. In conversation with a friend who is at the head of the chief political organization in a large manufacturing town, famous for the intelligence of its people and their deep interest in politics, I happened to ask whether the working men and artisans of this generation are as keen intellectually and as much alive to social problems as their fathers had been. "Not at all," was the unexpected reply; "it is a most difficult thing to get them to take any interest in politics." In astonishment I asked how he accounted for so remarkable a change, and was further startled to hear him say, "They have no time to spare for anything but betting." In many large factories throughout the country, most of the operatives make it a constant

practice to be betting on some event or another in the world of sport, and the staple topic of conversation is, of course, the chance which there is of winning or losing what has been staked.

Many of the most serious students of contemporary history look upon the facts which I have stated with increasing concern. They see and feel that this gambling custom is eating its way into the heart of the nation, and is certain to inflict most lamentable and shameful sufferings upon the whole community. My purpose has been to show that these sufferings are not mysterious in their origin. They are the natural and inevitable outcome of the act of gambling. In itself that act is a misuse of property. It is the expression and the nourisher of a wrong craving for property gained by chance. It is the act of those who in its accomplishment dethrone reason as well as conscience. When multitudes in any nation

find an unspeakable pleasure in this dethronement of reason, in this pursuit of gain by chance, the State must suffer, the national life must become less pure, less calm, less noble and strong.

APPENDIX 1

(The following admirable analysis and summary of the argument contained in this essay may be found useful. It was drawn up by my friend the late Rev. W. D. M'Laren, M.A., one of the keenest minds I have ever known.)

1. Property even of the smallest coin represents results or possibilities of labor and exchange. That is, it stands for part of a man's life-blood.

2. The praise or blame accorded in all ages by public regard to the use of property exhibits ownership as an acknowledged trust for the highest good of the owner, the benefit of the public, and, in the eyes of the Christian, for the glory of God.

3. Benevolence and justice are the prin-

ciples upon either of which the universal conscience recognizes that a transfer of property from the owner to another may rightly take place, and the use of the reason must guide the application of these to each case.

4. The acquisition of another's property, neither as a free gift nor at a price, is ordinarily condemned as theft in all cases outside the disputed question of transference by chance.

5. In every form of betting or gambling, transference of property takes place on the principle of chance in the mind of at least one of the parties.

6. While in the ordinary transactions of life the reason is employed to outweigh as far as possible the inevitable element of chance by the element of knowledge;—in every form of betting, on the contrary, the reason is skillfully directed to increase and adjust the element of chance so as to make

it the determining principle of the transfer. That is, the reason is used only the more completely to escape the control of reason.

Note.—Transference of property by chance is a denial of the control of reason in that department of action, just as intoxication is a denial of the control of reason in all departments; hence, *"A man's first bet is like his first drinking bout."*

7. Certain forms of honest business resembling gambling are distinguishable from it, not only by the endeavors to prevent chance deciding the event, but also by the conscious effort to discharge a public service. That is, lawful adventure is sometimes distinguished from gambling only by its motive.

8. Gambling is distinguished from transfer of property through benevolence by the absence on the part of the loser of all desire to give, and by his probable desire to gain instead.

Note.—The interest given by a bet to any pastime, otherwise insufficiently interesting, proves, in spite of all protestations, that there has been excited, in however small a degree, the desire for unbought acquisition of property. That is, he who "doesn't care" if he wins or loses the ten cents at stake, really cares—just ten cents!

9. Gambling is distinguished from transfer of property through just exchange by the absence of any real equivalent received by the loser, equality of risks being no exchange for actual possessions, and the excitement provided being paid for on chance by one party only.

10. The wrong of gambling lies, therefore, not at all in the excessive indulgence in an intrinsically innocent practice, but in the surrender to chance of acts which ought to be controlled by reason alone, and decided by the will in accordance with the moral law of justice or of benevolence.

That is, gambling is an attempt to act outside the moral law without appearing to act contrarily to it.

11. Transference of property by chance, being thus exposed as wrong in principle, appears as in no sense excused by being practised only within certain limits or from certain motives, whether of personal pleasure or of private or public charity, the offence in the latter case being rather aggravated by the hypocrisy.

12. This essential disregard in gambling of the control alike of the reason and of the moral law, is the sufficient and only explanation of all the dangers, vices, and results of the gambler's career.

APPENDIX 2

Summary of argument taken by permission from "Essays Political and Economic" on "Gambling and Ethics," by William Temple, D.D, Lord Bishop of Manchester.

"We may, therefore, sum up as follows:

"1. Gambling is not necessarily a practice springing directly from an evil character; it is compatible with a high level of moral attainment;

2. None the less it is wrong in principle, though the evil immediately involved in moderate and self-controlled gambling is very small;

3. Excess in gambling is doing immense harm to individual character and to social well-being, so that any countenancing of gambling is encouragement to a great evil, and is therefore itself a great evil;

4. A defence sometimes put forward for gambling (that the moderate gambler does no harm with his gambling, and if others do harm with theirs, that is no affair of his) is profoundly wicked—certainly much wickeder than the moderate gambling in defence of which it is offered."

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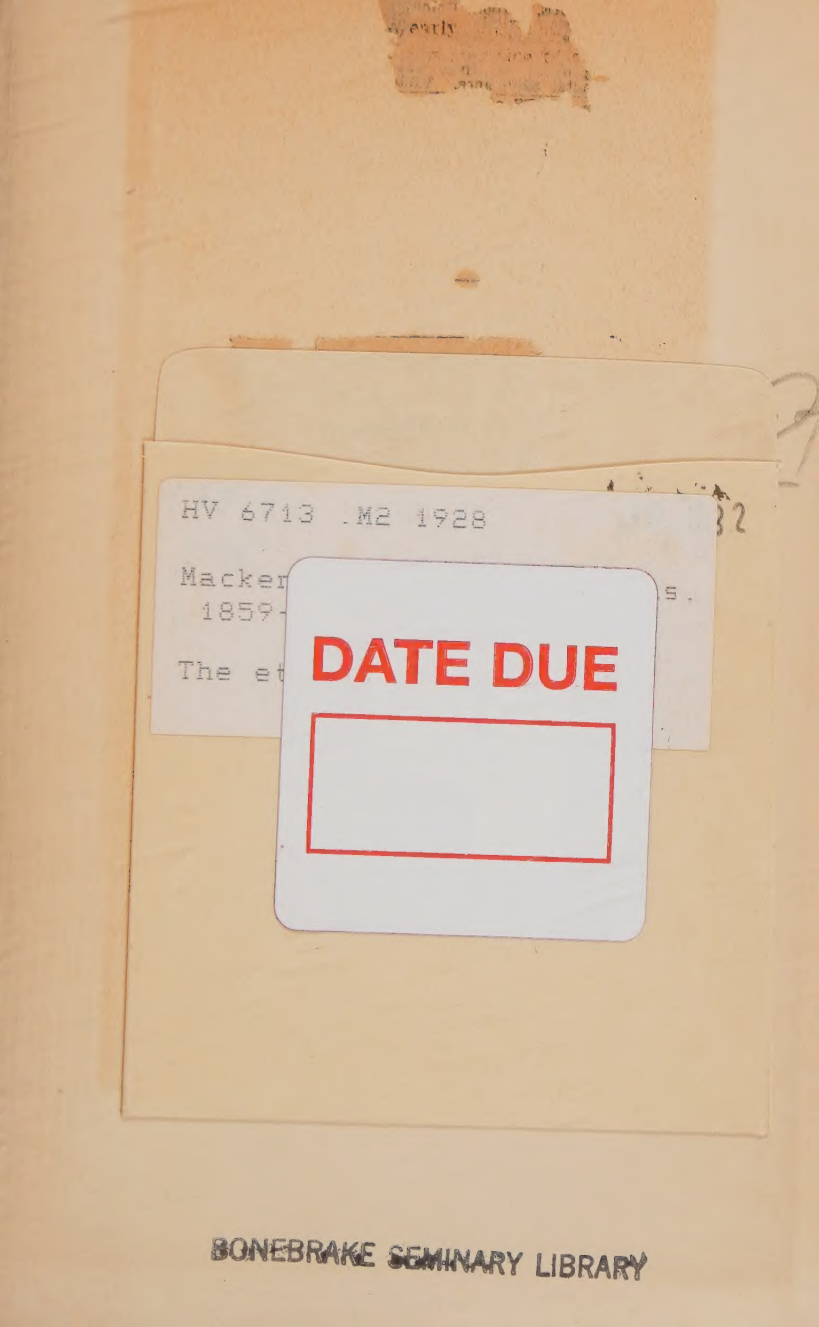

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